

EXHIBIT

“F”

February 25, 2013

Samuel I. White, P.C.
5040 Corporate Woods Drive
Suite 120
Virginia Beach, VA 23462
Certified Mail #7010 2780 0003 7000 6120

John E. Driscoll, III
Robert E. Frazier
Jana M. Gantt
Laura D. Harris
Kimberly Lane
Deena L. Reynolds
611 Rockville Pike Suite 100
Rockville, Maryland 20852
Certified Mail #7010 2780 0003 7000 6113

RE: 109 Edgewood Street
Baltimore, Maryland 21229

Dear Sir or Madam:

Your representative/office taped an undated package to my front door at the above address on February 22, 2013 titled "Notice of Foreclosure Action" (the "Notice") a copy is included. I do not know you and do not know if you have the legal rights alleged in the Notice. I need to determine whether the Notice has any legal validity. I do not want to make payments to the wrong person or to let the wrong person take my Home.

Please, therefore, provide within fifteen (15) calendar days from the date of this letter the below-requested information or documents you think establishes your right to make the demands or to carry out the threats of the Notice. Your compliance with this request will not require much time or effort if, in fact, you have such rights and you verified same before sending the Notice to me.

Respond only to the parts of the request that apply to you. Please let me know which parts you claim do not apply to you. Failure to eliminate any particular level of involvement will be viewed as your admission of claiming more than one hat regarding my mortgage loan and not having provided a complete and meaningful response.

If you have a document that is responsive to this request, please provide a copy of the entire document, including exhibits. A summary abstract, or comment about a document is not acceptable and will not be treat as genuine evidence supporting whatever position you claim regarding my mortgage loan and Home.

Silence or an incomplete response will be understood as your admission that the Notice was improperly issued and that your office has no right to enforce my mortgage loan pursuant to the Uniform Commercial Code (the UCC) as adopted by the state where my Home is located and, therefore, no right to foreclose on my Home.

1. If you claim to be the trustee appointed to conduct a nonjudicial foreclosure of my Home, you need only comply with the following:

- a. Please provide the name, address, and phone number of the company and the person(s) at that company who instructed you to commence this foreclosure process. I deem your receipt of this letter to be receipt by your customer, also, and I require responses by you and your customer accordingly.
 - b. Please describe the portion or text of any document I executed regarding my mortgage loan that authorizes you to perform the foreclosure services you have agreed to perform regarding my Home.
 - c. If you claim you received only a verbal instruction to initiate this foreclosure process, please identify the date of that instruction and the name, address, employer, and phone number of the person who gave that instruction to you.
 - d. Please explain everything you did to assure yourself that the company or person who instructed you to initiate the foreclosure process was, in fact, authorized to do so by law. Further, please provide a copy of each document, digital or hardcopy, you reviewed when making that assessment.
 - e. Please provide a copy of the contract or agreement, and each of them if more than one, by which you were engaged to act as trustee regarding the foreclosure of my Home.
 - f. Please provide a copy of all communications, whether email, fax, letter, or otherwise, that you have received or sent regarding my Home.
 - g. If you have an office manual or policy statement about how and when you engage in and prosecute foreclosures, please provide a copy.
 - h. Your failure to provide the requested information will be deemed your admission that you have engaged in this foreclosure process without authority and in violation of the terms of my mortgage loan documents and the laws of the state in which the Home is located.
2. If you are an attorney representing a company that is involved with the demands and foreclosure threats of the Notice, please identify your client or clients with name, address, phone number and a description of client's relationship to my mortgage loan and Home. Further identify your contact person for each such identified client, including his or her name, address, employer, and phone number. I deem your receipt of this letter to be receipt by your client and I required responses by you and your client(s) accordingly.
 3. Do you claim that you are entitled to enforce my mortgage loan according to the Uniform Commercial Code of the state where my Home is located, and not in the capacity as a servant for whomever might be that person? If so, please explain and identify the circumstances by which you obtained that right and when. In addition, please provide the explanations and documents requested below:

- a. If you claim to have physical possession of the Note I executed, please let me know when you will make the Note available for inspection and copying. The place you select must be close to my Home, unless we all agree otherwise.
 - b. Please provide a complete accounting of the amount alleged due under my Note from its inception to the current time, including every credit and debit. Please account for each and any insurance proceeds, claim settlement, or warranty payments made regarding my note and Home. If you maintain that no insurance, claim settlement, or warranty payments have been sought or received that involve, directly or indirectly to my mortgage loan and Home, please state so in an affidavit under oath executed by one of your officers who is also your employee.
 - c. Please provide a complete history of each transfer of the physical Note and each sale, transfer, exchange or assignment of the mortgage loan, in full or part, from its creation to the current time, including but not limited to the name, address, and phone number of each transferor and each transferee in that chain. Further, for each transfer or transaction please provide, in addition to any resulting assignment or conveyance instrument, the contract(s) or agreement(s) involved with the respective transfer or transaction, as made by the parties to each respective transfer or transaction. Also, please identify the source or sources of your information regarding that chain of activity regarding my mortgage loan.
 - d. Please provide a copy of each email, fax, letter, or other communication you sent to or received from any person or company regarding my mortgage loan since its inception.
4. Do you work for a company that claims the right to enforce my mortgage loan pursuant to the Uniform Commercial Code of the state where my Home is located? If so, please identify that company with its name, address, and phone number, and identify the person or persons at that company to whom you report.
- a. If you are an agent or servant, I deem that your receipt of this letter constitutes receipt by the company for which you are working, and I require that company to respond as if it received this letter directly rather than through you.
 - b. Please provide the contract, agreement, or document by which you were engaged to provide services for that company respecting my Home. If more than one contract or agreement is involved, please provide complete copies of each.
 - c. Please admit that you hold no economic interest in my mortgage loan or Home. If you maintain otherwise, please explain and provide each and all documents that you assert create an economic interest in my mortgage loan or Home.
 - d. Please have the company you claim hired you respecting my Home to provide by the hand of one of its employees, directly to me its affirmation of your engagement and

authority to represent it respecting my Home and the Notice, and all of its documents regarding my mortgage loan.

- e. Please provide a copy of the document or documents by which that company declared a default under my mortgage loan and instructed you or some other person to commence collection actions regarding same. If you claim that instruction was verbal, please identify the person who gave it to you and include the date of that instruction and that person's name, address, employer, and phone number.

You are welcome to answer that you have no such information with which to reply to any particular request. If you need more time to provide the requested information and documents, I would be amenable to an extension of the time subject to a reciprocal extension day-for-day, of each deadline stated in the Notice. Additionally, during such additional time, if granted per this paragraph, your delay in providing the required answers and documentation will be nevertheless deemed your admission, pending proof of the contrary, that the Notice was issued by mistake and that neither you nor the company you claim to represent, if applicable, actually has the right by law to make the demands and threats included in the Notice.

Sincerely,

/s/Renee L. McCray
109 Edgewood Street
Baltimore, Maryland 21229

cc: Federal Home Loan Mortgage Corporation
8200 Jones Branch Drive
McLean, VA 22102
Attn: Chief Executive Officer
Certified Mail #7010 2780 0003 7000 6137

Enclosure